

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JAMES ZYWICKI
TRACY ZYWICKI
Debtor(s)

Case No. 07-21115

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/09/2007.
- 2) The plan was confirmed on 04/25/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/12/2009.
- 5) The case was dismissed on 08/28/2009.
- 6) Number of months from filing to last payment: 16.
- 7) Number of months case was pending: 24.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$40,340.59.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$4,815.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$4,815.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,100.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$267.70
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,367.70**

Attorney fees paid and disclosed by debtor: \$400.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
APPLIED CARD BANK	Unsecured	3,176.51	NA	NA	0.00	0.00
BENEFICIAL	Secured	1,005.97	1,005.97	1,005.97	78.37	0.00
BENEFICIAL	Secured	NA	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,463.22	1,225.19	1,225.19	0.00	0.00
COLLECT/CREDIT PAC	Unsecured	1,168.32	NA	NA	0.00	0.00
CORN BELT ENERGY	Unsecured	NA	71.70	71.70	0.00	0.00
CREDIT ACCEPTANCE CORP	Secured	NA	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	564.73	577.32	577.32	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	381.00	432.37	432.37	0.00	0.00
ELITE RECOVERY SRVS	Unsecured	673.12	682.57	682.57	0.00	0.00
ELITE RECOVERY SRVS	Unsecured	840.37	734.17	734.17	0.00	0.00
FIRST PREMIER BANK	Unsecured	496.39	447.64	447.64	0.00	0.00
FIRST RESOLUTION INVESTMENT	Unsecured	10,642.00	10,407.88	10,407.88	0.00	0.00
FIRST RESOLUTION INVESTMENT	Unsecured	8,200.00	NA	NA	0.00	0.00
HSBC	Unsecured	624.37	NA	NA	0.00	0.00
HSBC	Unsecured	665.17	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	372.00	340.09	340.09	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	746.31	746.31	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	531.94	531.94	531.94	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	129.80	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	1,118.88	NA	NA	0.00	0.00
ONLINE COLL	Unsecured	71.70	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	380.00	386.39	386.39	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	2,238.50	2,238.50	2,238.50	0.00	0.00
SALUTE	Unsecured	554.00	NA	NA	0.00	0.00
SELECT PORTFOLIO SERVICING	Secured	17,570.88	17,570.88	17,570.88	1,368.93	0.00
SELECT PORTFOLIO SERVICING	Secured	NA	NA	NA	0.00	0.00
TRIBUTE GOLD MASTERCARD	Unsecured	256.81	NA	NA	0.00	0.00
US BANK CONSUMER FINANCE	Unsecured	8,000.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$18,576.85	\$1,447.30	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$18,576.85	\$1,447.30	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$18,822.07	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,367.70</u>	
Disbursements to Creditors	<u>\$1,447.30</u>	
TOTAL DISBURSEMENTS :		<u>\$4,815.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/18/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.